

Fill in this information to identify the case:

Debtor 1 Charles Henry Evans

Debtor 2 Jodie Ann Evans
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA
(State)

Case number 4:17-bk-03131-RNO

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Branch Banking and Trust Company now Truist **Court claim no. (if known):** 1

Last 4 digits of any number you use to identify the debtor's account: 0 7 5 8

Property address: 12 S. Maple Street
Number Street

Mount Carmel PA 17851
City State ZIP Code

Part 2: Prepetition Default Payments*Check one:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment*Check one:*

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 678.80
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 678.80

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 02 / 17 / 2020
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ M. Joy Melton

Signature

Date 01 / 07 / 2021

Print

M. Joy Melton

First Name

Middle Name

Last Name

Title

Assistant Vice President

Company

Branch Banking and Trust Company

If different from the notice address listed on the proof of claim to which this response applies:

Address

PO Box 1847

Number

Street

Wilson

City

NC

State

27894

ZIP Code

Contact phone (866) 813 - 1624

Email bankruptcy@bbandt.com

CERTIFICATE OF SERVICE

Western District of Pennsylvania

I, M. Joy Melton, of Branch Banking & Trust Company, PO Box 1847, Wilson, NC 27894, do hereby certify:

That I am more than eighteen (18) years of age and:

That on the 7th day of January, 2021, I served a copy of the within "RESPONSE TO NOTICE OF FINAL CURE" by United States Mail and/or electronic filing addressed to the said respondent(s) at:

Charles Henry Evans
Jodie Ann Evans
12 South Maple Street
Mount Carmel, PA 17851

Charles J DeHart, III
Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on 01/07/2021 By: /s/ M. Joy Melton
(date) (signature)

Dates

Current Principal Due	01/17/2021
Past Principal Due	02/17/2020
Current Interest Due	00/00/0000
Past Interest Due	00/00/0000
Next Payment Due	02/17/2020
Last Activity	04/27/2020
Last Monetary Transaction	07/18/2019
Last Principal Transaction	07/17/2019
Last Statement	12/23/2020

Amounts

Current Principal Payment	\$2.53
Current Principal Due	\$681.33
Current Interest Due	\$53.98
Past Due Total	\$678.80